

# Public Policies

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## 1999 uninsured auto rate hit lowest level since Missouri required current coverage

*Comparison of state license registrations with liability policies shows drop in uninsured rate from 9.1 to 7.3 percent, MDI says*

Missouri's projected rate of uninsured passenger vehicles dropped by 18 percent — or 63,000 autos — during 1999, reaching the lowest levels since the state enacted its current mandatory insurance law in 1987, the Missouri Department of Insurance said.

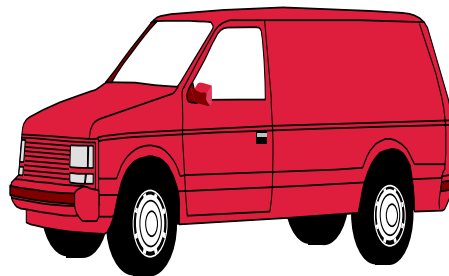
The agency's annual computer comparison of state auto license registrations with insurer reports found that the overall uninsured rate for liability coverage dropped from 9.1 percent<sup>1</sup> of passenger vehicles in 1998 to 7.3 percent last year.

In other words, only about one in 14 cars and light trucks on the road in 1999 were uninsured for liability compared to one in 11 the year before. The highest uninsured rates continue to exist in St. Louis City and County, Jackson County and Missouri's extreme southeastern counties.

"While these statistics offer little comfort to individuals who suffer damages when they are hit by uninsured autos, the data does show Missouri is headed in the right direction," said Keith Wenzel, the MDI director.

The previous record lows of 7.4 percent uninsured for liability occurred in 1990 and 1996. The rate peaked at 14.1 percent in 1991, a year of economic recession.

With the uninsured rate jumping again in 1997, the legislature began enacting a series of measures to increase compliance with Missouri's mandatory liability insurance laws. Since 1987, those statutes have required auto owners to carry liability insurance covering medical treatment of at least



\$25,000 per injured person up to \$50,000 per accident plus property damage to other vehicles of \$10,000.

The Missouri General Assembly passed and the late Gov. Mel Carnahan signed legislation that required car owners to show proof of insurance when they obtained new or renewed license plates after Jan. 1, 1998. Before, owners only had to attest that they had insurance coverage.

Followup legislation, effective in August 1999, also outlawed the sale of auto liability insurance policies of less than three months. That prohibition should tend to reduce the practice of buying one-month insurance policies and then dropping coverage after new plates were obtained. Any effect from that change would have begun appearing for the first time, if only partially, in the data the insurance department released this month.

Two further developments should increase compliance with the motor vehicle financial responsibility laws. Next year, the Missouri Department of Revenue will begin sending notices to a sample of auto owners whose insurance coverage appears to lapse in month-to-month comparisons in a new auto insurance database.

In 2003, the revenue department is expected to implement a system that provides notices to all such owners.

Overall, the comparison of license registrations and outstanding liability policies showed that licensed vehicles on the road increased from 3,870,220 to 3,939,658 in 1999 while the number of uninsured vehicles dropped from 350,483 to 287,486.

Missouri's highest 1999 rate of uninsured autos continued to be found in St. Louis City at 28 percent, or about the same as in 1998. The report projects that more than half of passenger vehicles registered are uninsured in some parts of the city.

Double-digit uninsured rates also were found in St. Louis County (10.0 percent), Jackson County (11.9 percent), Platte County (13.2 percent) and the traditionally high uninsured southeastern counties of Butler (10.0), Dunklin (10.2), Mississippi (14.1), New Madrid (14.0) and Pemiscot (14.1). But all of those counties as well as other uninsured "hot spots," especially in southeast Missouri, showed lower uninsured rates from 1998 to 1999.

The report takes into account the practice of buying liability insurance solely to obtain license plates and then dropping the policy to avoid the expense of year-round coverage. The insurance policy "exposures" compared to license registrations are equal to 12 months of coverage; a one-month policy or coverage would only account for 1/12 of an exposure. This method actually tends to inflate the number of uninsured

*(See auto rates, p. 2)*

**auto rates***(continued from p. 1)*

vehicles.

The complete MDI 1999 Uninsured Automobile Report is available by sending \$35 to MDI Statistics Section, P.O. Box 690, Jefferson City, MO 65102-0690. Major portions of the report will become available at the MDI Web site: [www.insurance.state.mo.us](http://www.insurance.state.mo.us).

The report shows 1999 uninsured rates, uninsured counts, exposures sold for liability, comprehensive and collision coverage, total registered vehicles, registered autos and registered light trucks statewide, by county and by Zip Code.

The report, however, does not provide an exact match of an insurance policy with a specific passenger auto or light truck. Because owners are not required to register and insure autos at the same address, certain Missouri Zip Codes and entire counties tally more insurance policies than registered autos. (NOTE: This mismatch of registration and insurance domiciles helps account for the negative numbers and percentages for some counties in the following tables.)

The new Missouri Department of Revenue tracking systems, going on line in 2001 and 2003, will provide that exact vehicle-to-vehicle match of registrations and liability insurance policies.

<sup>1</sup> This figure, released in September 1999, was revised to 8.6 percent three months later, after three companies submitted revised data. The recalculations of that statewide and county-by-county data, however, were not republished.

**NOTE: For questions regarding the Department of Revenue's insurance policy database operation or motor vehicle financial responsibility enforcement, contact Susanne Medley in Director Quentin Wilson's office at 751-8222.**



County	Percent uninsured 1999	Number uninsured 1999	Percent uninsured 1998	Number uninsured 1998	Percent uninsured 1997
Adair	-0.06	-9	-1.07	-164	2.96
Andrew	4.86	1,568	4.59	1,432	5.46
Atchison	-5.78	-308	-3.87	-205	1.24
Audrain	3.49	624	3.75	656	2.02
Barry	4.41	1,143	7.60	1,964	10.72
Barton	-3.77	-289	-3.34	-257	-0.60
Bates	-0.86	-105	-0.62	-74	3.36
Benton	2.50	354	7.07	979	9.44
Bollinger	-3.18	-255	3.24	263	-5.91
Boone	2.71	2,372	3.24	2,732	4.27
Buchanan	9.43	3,541	9.87	3,618	13.29
Butler	10.00	2,808	12.32	3,420	8.42
Caldwell	-7.76	-553	-5.63	-401	0.18
Callaway	4.97	1,385	5.96	1,594	8.01
Camden	7.33	2,215	10.90	3,236	13.08
Cape Girardeau	7.56	3,450	8.09	3,590	2.41
Carroll	3.13	191	4.24	252	6.50
Carter	6.24	317	9.47	485	8.03
Cass	2.47	1,432	5.37	3,035	4.76
Cedar	2.22	238	-0.74	-78	7.66
Chariton	-5.34	-323	-3.21	-194	-0.21
Christian	0.05	21	5.46	2,052	5.06
Clark	2.33	129	1.56	85	7.18
Clay	5.29	7,441	7.69	10,579	5.82
Clinton	-1.73	-251	-3.46	-493	2.42
Cole	6.40	3,475	6.09	3,176	4.63
Cooper	1.48	169	3.60	398	2.69
Crawford	5.21	825	7.52	1,176	8.13
Dade	0.00	0	-0.58	-43	1.17
Dallas	1.12	109	5.55	542	8.48
Daviess	-7.01	-434	-3.07	-193	1.78
DeKalb	-5.33	-323	-1.67	-100	0.62
Dent	4.54	522	8.58	980	10.36
Douglas	-2.70	-211	1.83	144	5.89
Dunklin	10.19	2,283	12.74	2,831	11.63
Franklin	5.49	4,282	7.37	5,611	6.52
Gasconade	0.90	120	2.82	375	4.49
Gentry	-3.88	-210	-1.95	-104	2.47
Greene	8.32	13,938	10.58	17,357	12.11
Grundy	1.57	113	0.41	29	5.65
Harrison	-3.00	-195	1.28	84	3.89
Henry	4.22	757	4.36	767	4.46
Hickory	1.76	113	5.33	336	9.91
Holt	3.19	147	-0.97	-43	3.18
Howard	0.97	67	1.08	73	0.24
Howell	3.74	1,096	6.12	1,755	11.70
Iron	9.55	864	13.36	1,226	14.20
Jackson	11.88	50,874	13.63	57,760	13.25
Jasper	7.12	6,117	8.24	7,009	10.78
Jefferson	6.99	9,034	10.07	12,669	9.29
Johnson	-2.88	-843	-0.08	-24	0.42
Know	-3.08	-106	-2.06	-70	0.43
Laclede	4.54	1,062	7.04	1,618	11.78
Lafayette	1.08	274	4.13	1,037	3.00
Lawrence	3.30	788	5.97	1,400	8.95
Lewis	-0.53	-42	-0.76	-59	0.82
Lincoln	6.37	1,825	9.07	2,521	6.38
Linn	-0.95	-116	0.63	76	3.61
Livingston	1.86	202	5.56	615	6.30
Macon	0.96	120	1.89	233	5.52
Madison	6.10	573	12.52	1,191	11.40

*(See auto rates, p. 3)*

**auto rates***(continued from p. 2)*

County	Percent uninsured 1999	Number uninsured 1999	Percent uninsured 1998	Number uninsured 1998	Percent uninsured 1997
Maries	-1.25	-62	1.48	73	2.13
Marion	5.33	1,156	4.56	971	4.72
McDonald	4.37	575	9.88	1,320	9.74
Mercer	-0.22	-8	1.80	62	6.53
Miller	0.45	66	5.98	883	9.87
Mississippi	14.0	81,327	15.03	1,416	15.22
Moniteau	2.06	209	1.32	128	1.47
Monroe	-2.71	-204	0.22	16	0.07
Montgomery	3.86	424	6.42	693	7.48
Morgan	8.97	1,354	11.91	1,757	15.08
New Madrid	13.96	1,760	14.84	1,857	14.76
Newton	3.62	986	7.96	2,178	6.76
Nodaway	-3.25	-461	-2.04	-285	-0.29
Oregon	-0.17	-12	4.02	298	8.40
Osage	-1.40	-139	-0.96	-93	-1.56
Ozark	-2.25	-164	2.29	166	8.32
Pemiscot	14.11	1,751	17.78	2,190	25.37
Perry	2.34	321	4.29	580	2.38
Pettis	7.45	2,053	9.79	2,630	7.99
Phelps	-0.06	-17	2.38	642	2.89
Pike	5.54	707	5.39	682	7.12
Platte	13.15	7,966	16.91	10,131	17.28
Polk	2.28	470	5.27	1,064	8.76
Pulaski	-2.57	-668	3.26	836	3.42
Putnam	-8.06	-315	-5.34	-209	2.47
Ralls	2.61	146	6.27	346	5.65
Randolph	2.21	379	7.00	1,200	8.76
Ray	1.69	286	5.07	855	4.08
Reynolds	7.77	412	10.55	560	13.36
Ripley	3.23	309	9.61	949	10.44
Saline	3.25	543	6.38	1,047	8.66
Schuyler	-5.39	-161	-0.93	-29	2.91
Scotland	7.05	271	7.56	285	10.31
Scott	9.26	2,862	11.29	3,448	10.03
Shannon	6.09	322	8.94	468	15.43
Shelby	-2.08	-129	-3.30	-201	-2.99
St. Charles	2.64	5,327	4.45	8,586	1.72
St. Clair	-0.98	-65	4.47	293	9.78
St. Francois	8.71	3,613	11.62	4,754	10.00
St. Louis	10.03	78,147	10.37	79,172	9.28
St. Louis City	28.05	46,009	28.41	46,352	34.03
Ste. Genevieve	0.80	105	4.26	551	-2.11
Stoddard	7.12	1,623	7.89	1,760	2.72
Stone	5.26	1,038	9.79	1,923	10.35
Sullivan	-3.85	-201	1.73	92	6.08
Taney	-0.28	-78	4.85	1,320	8.13
Texas	0.90	151	2.82	475	7.44
Vernon	3.42	570	6.57	1,084	11.18
Warren	1.97	374	4.46	820	3.57
Washington	8.79	1,278	11.86	1,703	11.90
Wayne	6.41	721	8.69	977	3.70
Webster	1.34	350	3.27	831	8.31
Worth	-4.87	-94	-7.57	-145	-1.54
Wright	-0.66	-98	3.8	566	4.28
<b>Total</b>	<b>7.30</b>	<b>287,486</b>	<b>9.06</b>	<b>350,483</b>	<b>9.38</b>

# Public Policies

*published by*

Missouri Department of Insurance  
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\* \* \*

**Governor Roger Wilson**

\* \* \*

**Director:***Keith Wenzel***Editor:***Randy McConnell***Associate Editor:***Melissa Becker*


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*Public Policies* serves as a key communications link between MDI and Missouri's legislators, weekly and broadcast media, industry observers and trade associations.

*If you have comments or questions, please send them to Melissa Becker, associate editor, P.O. Box 690, Jefferson City, MO 65102-0690 or call 573-526-2946.*

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Employee of the Quarter - 3rd Quarter  
Donna Kilpatrick



Donna Kilpatrick  
Customer Service Representative

Donna Kilpatrick finds her job very rewarding as a customer services representative in the Consumer Services Section. Kilpatrick has been with the department for nine years - one year in the Property and

Casualty Section and eight in Consumer Services.

In her current position Kilpatrick assists consumers with insurance inquiries, acts as a liaison between the consumer and the insurance company in resolving disputed claims and speaks to consumer groups on insurance-related issues. The average call volume is 500 per month. The most challenging part of her position is training new consumer representatives.

Kilpatrick enjoys resolving problems and disputes for the consumer. Her goal is to continue to learn as much as she can about her position and the developing consumer issues in insurance.

Kilpatrick was an agent for 18 years before coming to MDI. She has a bachelor's degree in psychology and history. She lives at the Lake of the Ozark and enjoys getting out on the water as much as possible.

Employee of the Quarter - 4th Quarter  
Tammy Pollreisz



Tammy Pollreisz  
Accountant I

This employee of the quarter doesn't have any hobbies - she doesn't have spare time. Tammy Pollreisz stays busy with her family - husband Allan and daughters Shelby, five, and Devon, two.

Pollreisz

started her career at MDI in May of 1987 as a data entry clerk in the Licensing Section. In April 1988 she was promoted to examination coordinator in the Financial Exam Section. She moved to Washington, MO in 1989 and worked there for five years. She returned to MDI in 1994 as an account clerk in the Support Services Section and was promoted to accountant in October 1995.

As an accountant she processes the field examiners' expense reports, hotel, airline and car rental bills. She also sends invoices to insurance companies for the examiners' salaries, benefits and travel expenses.

The most challenging part of her position is meeting deadlines. She must get all the examiners expense money to them before the end of the month - or the phones would ring off the wall.

Pollreisz enjoys working with people. She tries to keep the field examiners abreast of in-house information, sets up hotel reservations and resolves problems they may encounter.

To expand her skills, Pollreisz has attended considerable computer training while working at MDI.

***Congratulations!!!!!!!!!!!!!!***



# MDI Regulatory Actions

July, August, September & October 2000

## Legal Action - Agents, Agencies and Brokers

*American Chambers Life Insurance Co.*, Naperville, IL, certificate of authority suspended.

*California Compensation Insurance Co.*, Rancho Cordova, CA, certificate of authority suspended for financial impairment.

*Commercial Compensation Insurance Co.*, Rancho Cordova, CA, certificate of authority suspended for financial impairment.

*Continental Casualty Co.*, Chicago, IL, \$2,400 forfeiture for advertising, Unfair Insurance Practices Act violation and allowing business from agent not appointed or licensed.

*Hamilton Insurance Co.*, Richmond, VA, certificate of authority suspended.

*Superior National Insurance Co.*, Woodland Hills, CA, certificate of authority suspended for financial impairment.

*Venetia R. Coates & Fidelity Land Title Co.*, St. Louis, MO, license revoked.

*Donald Bartles*, Kansas City, MO, license revoked for failure to notify the department of address change.

*Robert W. Carron*, license suspended.

*Robert M. Costello, Jr.*, St. Louis, MO, reinstatement of brokers license denied for misappropriation of premium, forgery and providing false information on applications.

*Michael R. Dicken*, Poplar Bluff, MO, insurance agent license revoked for practicing or aiding/abetting fraud, forgery, deception, collusion or conspiracy in an insurance transaction and demonstrating lack of trustworthiness or competence.

*Eric Evans*, Nixa, MO, voluntary forfeiture of \$100.

*Greg E. Evans*, St. Joseph, MO, \$100 forfeiture for signing insured's name without consent.

*Randall P. Ewing*, Greenville, IN, license denied for misstatement on application and criminal record/history.

*Tracy Girdner*, Piedmont, MO, license revoked.

*Phillip L. Joyce*, Marshfield, MO, license denied for not meeting the qualifications of Supreme Court Rule 33.17 (C).

*Richard Maloney*, St. Peters, MO, license revoked.

*Denise A. McDonald*, Streator, IL, application for license denied because of criminal history.

*Duane Miller*, Duluth, MN, license as bail bond agent revoked for incompetence, misconduct, gross negligence, fraud, misrepresentation and dishonesty. Respondent did not appear for hearing.

*Leslie E. Richardson*, Yorba Linda, CA, license denied for failure to respond and criminal record/history.

*Arthur Schlaikjer, III*, Shawnee, KS, voluntary forfeiture of \$150.

*Michael W. Struble*, Streator, IL, license denied for failure to respond to the department.

*Lawyers Title Insurance Co.*, Richmond, VA, \$2,050 forfeiture for unfair insurance practices and failure to set and maintain a reserve for unpaid losses and loss expenses.

## Legal Action - Company

The following companies forfeited \$100 each for failure to respond to a complaint:

*Aetna Insurance Co. of America*, Hartford, CT.

*Aetna Life Insurance Co.*, Hartford, CT.

*American Bankers Life Insurance Co.*, Miami, FLX.

*Continental Casualty Co.*, Chicago, IL.

*Connecticut General Life Insurance Co.*, Hartford, CT.

*Equitable Life Assurance Society of the U.S.*, New York, NY.

*GEICO Casualty Co.*, Macon, GA.

*Great Southern Life Insurance Co.*, Kansas City, MO.

*Great West Life & Annuity Insurance Co.*, Englewood, CO.

*Halcyon Insurance Co.*, Cleveland, Ohio.

*Hartford Underwriters Insurance Co.*, Hartford, CT.

*Healthnet Inc.*, Kansas City, MO. - two violations.

*Heritage Insurance Managers Inc.*, Hartford, CT.

*Keyport Life Insurance Co.*, Boston, MA.

*Manufacturers Life Insurance Co. of N.A.*, Boston, MA.

*Metropolitan Life Insurance Co.*, New York, NY, two violations.

*Metropolitan Insurance and Annuity Co.*, Johnstown, PA.

*Midland National Life Insurance Co.*, Sioux Falls, SD.

*Pennsylvania Life Insurance Co.*, Raleigh, NC.

*Reliance Life Insurance Co.*, Philadelphia, PA.

*SAFECO Insurance Co. of America*, Sunset, MO.

*St. Paul Fire & Marine Insurance Co.*, St. Louis, MO.

*Traders Insurance Co.*, Kansas City, MO.

*United Healthcare of the Midwest Inc.*, Maryland Heights, MO.

*United Healthcare Inc. dba Aetna U.S. Healthcare*, Blue Bell, PA.

*U.S. Healthcare Inc. d/b/a Aetna U.S. Healthcare*, Hartford, CT, two violations.

*World Insurance Co.*, Omaha, NE.

*Amega Sales Inc.*, Ashland, MO, \$200 forfeiture for allowing business from agent who was not appointed/licensed.

(See *Regulatory Actions*, p. 6)

## Regulatory Actions

(continued from p. 5)

## Financial Exams

*Barry County Mutual Insurance Co.*, Purdy, MO.  
*Clarks Fork Mutual Insurance*, Boonville, MO.  
*Clark County Mutual Insurance Co.*, Kahoka, MO.  
*Community Health Plan*, St. Joseph, MO.  
*Farmers Coop Insurance Co.*, Tina, MO.  
*Farmers Mutual Insurance Co. of Dade County*, Lockwood, MO.  
*First American Insurance Co.*, Kansas City, MO.  
*Gateway Insurance Co.*, St. Louis, MO.  
*GMAC Insurance Online, Inc.* (prelicensing), Hazelwood, MO.  
*Hickory County Farmers Mutual Ins. Co.*, Hermitage, MO.  
*Humana Insurance Co.*, Louisville, KY.  
*Humana Kansas City, Inc.*, Louisville, KY.  
*Liberty Fire Benevolent Society*, Jefferson City, MO.  
*Missouri Property and Casualty Insurance Guaranty Association*, St. Louis, MO.  
*Shelter General Insurance Co.*, Columbia, MO.  
*Shelter Life Insurance Co.*, Columbia, MO.  
*Shelter Mutual Insurance Co.*, Columbia, MO.  
*Shelter Reinsurance Co.*, Kansas City, MO.  
*St. Thomas-Babbtown Mutual Ins. Co.*, St. Thomas, MO.

## Company Changes

*Advance Paradigm Data Services Inc.*, Irving, TX, changed its name to *ADVP Operations LP*.  
*Aetna Insurance Co. of America*, Hartford, CT, redomesticated from Connecticut to Florida.  
*Alexander Hamilton Life Insurance Co. of America*, Omaha, NE, merged with *Jefferson Pilot Financial Insurance Co.*  
*American Healthcare Specialty Insurance Co.*, Los Angeles, CA, was admitted as a surplus lines company.  
*American Safety Casualty Insurance Co.*, Atlanta, GA, added miscellaneous authority.  
*Antares Management Solutions*, Cleveland, OH, was admitted as a third-party administrator (TPA).  
*Chatham Reinsurance Corp.*, San Francisco, CA, changed its name to *Mapfre Reinsurance Corp.*  
*Columbus Life Insurance Co.*, Cincinnati, OH, added variable contracts authority.  
*Commercial Compensation Casualty*, Calabasas, CA, admitted with property and liability authority.  
*Constitution State Service Co.*, Hartford, CT, as a third-party administrator (TPA).  
*Discover Property and Casualty Insurance Co.*, Chicago, IL, changed its name from *Northbrook National Insurance Co.*

*Duncanson & Holt Administrative Services Inc.*, Avon, CT, changed its name to *AUL Long Term Care Solutions Inc.*  
*Eagle National Assurance Corp.*, Des Moines, IA, admitted with property, liability and miscellaneous authority.  
*Employers Risk Management Services Inc.*, Jefferson City, MO, surrendered its certificate of authority as a TPA.  
*Family Health Partners Inc.*, Kansas City, admitted as a TPA.  
*First American Insurance Co.*, Kansas City, added accident and health authority.  
*Frontier Pacific Insurance Co.*, San Diego, CA, was removed from list of eligible surplus lines insurers.  
*Genam Benefits Insurance Co.*, St. Louis, MO, changed its name to *HCSC Insurance Services Co.*  
*Genelco Inc.*, St. Louis, a TPA, changed its name from *Navisys Inc.*  
*Great Plains Mutual Insurance Co.*, Salina, KS, approved as an accredited reinsurer.  
*Guarantee Life Insurance Co.*, Omaha, NE, merged with *Jefferson Pilot Financial Insurance Co.*  
*GMAC Direct Insurance Co.*, Hazelwood, MO, was admitted with property, liability and miscellaneous authority.  
*GS Administrators Inc.*, Houston, TX, was admitted as a third party administrator (TPA).  
*Harvey W. Watt & Co., Inc.*, Hopeville, GA, was admitted as a TPA.  
*Imperial Fire and Marine*, London, changed its name to *Allea London Limited*.  
*Innovative Resource Group Inc.*, Waukesha, WI, a TPA, changed its name from *CNR Health Inc.*  
*Insurance Corp. of Hannover*, Chicago, IL, was admitted with property, liability, fidelity and surety, accident and health, and miscellaneous authority.  
*Interstate Speciality Marketing Inc.*, Tustin, CA, admitted as a TPA.  
*IRF Construction Group*, New York, NY, was registered as a purchasing group.  
*IRF Hospitality Group Inc.*, New York, NY, was registered as a purchasing group.  
*IRF Manufacturing Group Inc.*, New York, NY, was registered as a purchasing group.  
*Jefferson Insurance Co.*, Jersey City, NJ, changed its name from *Jefferson Insurance Co. of New York*.  
*Jefferson Pilot Financial Insurance Co.*, Greensboro, NC, redomesticated from New Hampshire to Nebraska.  
*Johnson & Giggins Kirke-Van Orsdel Inc.*, New York, NY, withdrew as a TPA.  
*Kemper Auto & Home Insurance Co.*, Long Grove, IL, added miscellaneous authority.  
*Kemper Casualty Insurance Co.*, Long Grove, IL, redomesticated from Michigan to Illinois.  
*Kemper Independence Insurance Co.*, Long Grove, IL, added miscellaneous authority.  
*Liberty Personal Insurance Co.*, Boston, MA, changed its name from *Cumis General Insurance Co.*  
*Missouri Physicians Insurance Co.*, St. Louis, changed its name from *Medical Defense Insurance Co.*

(See *Regulatory Actions*, p. 7)

# Personnel

## New Employees

**Linda Foster** - insurance licensing technician  
**Gary Kimball** - market conduct examiner  
**Lorraine Litwora** - consumer services representative

**John Korte** - consumer services representative  
**Douglas Bey** - financial examiner

**Daphne Hu** - information support coordinator  
**Karen Zoellner** - customer service representative

**John Boczkiewicz** - financial examiner

**Ted Greenhouse** - market conduct examiner

**Scott Pendleton** - market conduct examiner

**Linda Meyer** - financial examiner

**Preston McClain** - managed care assistant

**Nancy Luebbert** - account clerk II

**Jennifer Crum** - investigator

**Greg Longan** - computer information technologist

**Steve Hope** - human resource manager

**Tina Boston** - insurance licensing tech

**Kathy Egan** - clerk typist III - St. Louis Branch  
 Office, consumer affairs

**Linda Sligh** - micro-film clerk

## Promotions

**Cassandra Bates** - insurance admissions assistant  
**Derek Butler** - EIC, Financial Exam Section



## Regulatory Actions

(continued from p. 6)

**Mynd Corp.**, Blythewood, SC, a TPA, changed its name from **CYBERTEK Corp.**

**National Fire and Indemnity Exchange**, St. Louis, MO, added fidelity and surety and miscellaneous authority.

**National Fidelity Life Insurance Co.**, Carmel, IN, merged into **Bankers National Life Insurance Co.**

**NCM Americas Inc.**, Baltimore, MD, changed its name from **Maryland Netherlands Credit Insurance Co.**

**Nutmeg Life Insurance Co.**, Bettendorf, IA, changed its name from **Toyota Motor Life Insurance Co.**

**Penn-Star Insurance Co.**, Hatboro, PA, was approved as a surplus lines Co.

**Planet Indemnity Co., Peoria, IL**, was admitted with property and fidelity and surety authority.

**Primrose Healthcare Services Inc.**, Springfield, MO, was admitted as a TPA.

**Realm National Insurance Co.**, New York, NY, added miscellaneous authority.

**Reliance Insurance Co. of Illinois**, Philadelphia, PA, was removed from the eligibility list of approved surplus lines insurers in Missouri.

**Roche Surety and Casualty Co. Inc.**, Tampa, FL, was admitted with fidelity and surety authority.

**Roger K. McCoy**, Columbia, MO, admitted as a TPA.

**St. Johns Health System Inc. dba St. John's Contract Services**, Springfield, MO, was admitted as a TPA.

**SECURA Supreme Insurance Co.**, Appleton, WI, admitted with property, liability and miscellaneous authority.

**Specialty National Insurance Co.**, Long Grove, IL, redomesticated from Minnesota to Ohio.

**Sun Life of Canada Reinsurance Co.**, Brookfield, WI, changed its name to **Clarica Life Reinsurance Co.**

**Trafalger Insurance Co.**, Atlanta, GA, changed its name to **American Safety Indemnity Co.**

**Trustgard Insurance Co.**, Columbus, OH, redomesticated from Minnesota to Ohio.

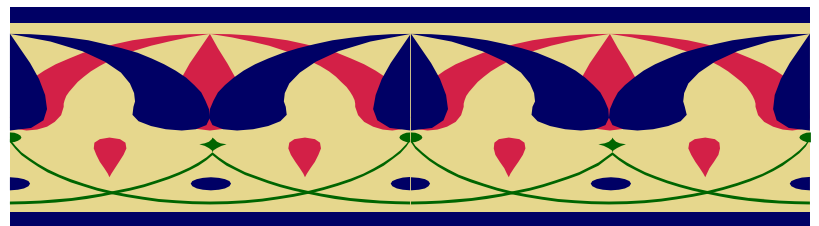
**USAA Casualty Insurance Co.**, San Antonio, TX, redomesticated from Florida to Texas.

**Wausau Benefits Inc.**, Wausau, WI, was admitted as a TPA.

**Wisconsin National Life Insurance Co.**, Louisville, KY, changed its name to **Humana Dental Insurance Co.**

**Wright & Co. Insurance Brokers, Consultants and Administrators**, Washington, DC, authority as TPA suspended.

(See *Regulatory Actions*, p. 8)



## Regulatory Actions

(continued from p. 7)

## Market Conduct

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*Auto-Owners Insurance Co.* and *Owners Insurance Co.*, Lansing, MI, \$28,935 fine. The companies failed to have licenses on file for any of the 102 agencies through which they operated in Missouri. The companies were using private passenger auto, homeowners, mobile homeowners, commercial auto and property, commercial package and workers compensation policy applications that illegally

asked about prior cancellations, nonrenewals and declinations. The companies also did not maintain copies of private passenger auto applications and terminated auto policies without advising policyholders about the availability of Missouri Joint Underwriting Association coverage. All these violations had been found in the companies' previous market conduct exam, too, but had gone uncorrected.

